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# Allen Edwin Homes

New Home Manual

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# **Allen Edwin New Home Experience**

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In addition to a beautiful home, our goal is to also provide an industry leading home building experience. We have designed an organized building process and believe that your customer experience is enriched when we communicate clearly with you throughout the entire process. For simplicity, we have broken the homebuilding experience into two major phases. Phase 1 is the “Prepare” phase. There are critical steps in this phase to make sure we get all the details pulled together to begin the construction of your home. Phase 2 is our “Build” phase. This phase will have multiple steps including building, inspection and the closing process. Successful construction requires much planning and preparation and both phases are critical to your overall experience.

During your time with Allen Edwin Homes it will be necessary for you to take time out of your schedule to meet with us to discuss your home. Please note times listed below are estimated, do not include travel time and may need to be performed during normal Monday through Friday business hours.

- Loan Application with a Loan Officer (1-2 hours)
- New Home Showroom Appointment (2-3 hours)
- New Home Review (2-3 hours)
- New Home Orientation (2-3 hours)
- Closing (approximately 1 hour)
- Warranty Orientation (approximately 1 hour)
- Any Warranty Inspection and Repair (1/2 day each visit)

We are delighted to have you as part of our Allen Edwin Homes family and we look forward to working closely with you to help you build your new Allen Edwin Home.

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# PHASE 1 | STEP 1 | PURCHASE AGREEMENT

## **Key Points**

Congratulations on the purchase of your new home! Allen Edwin sincerely thanks you for selecting and trusting our team to serve you. We pledge our best efforts to make your home building experience memorable, enjoyable and rewarding.

In this first step, you will work with your Sales Counselor to select the homesite, floor plan and structural options that are best for you. You will also receive an Option Price Book showcasing available options for your new home in preparation for your visit to our New Home Showroom.

Once you've selected your dream home, we must review your contract to verify that it has appropriately captured our mutual agreement. Once your contract has been reviewed and accepted, it is referred to as a "Ratified Contract". You will receive an email with the signed copy of your Purchase Agreement.

Along with the Purchase Agreement, we will also collect your Initial Deposit (Earnest Money). Your lender will require your Initial Deposit be paid by check.

During this step you will also be provided with an estimated timeline for your build process. Build timelines will vary based on home design, regional backlog and municipal regulation. At this point in the process you will receive a two-month window for the completion of your home. As you proceed through the home building process, you will receive updates on your estimated timeline right up through the completion of your home. Please remember that the closing date will be determined upon the completion of your home and your mortgage approval.

## **Key Contacts**

### **Allen Edwin Sales Counselor**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns.
- Communicating with you throughout the home construction process.
- If you try and call and it goes to voicemail, please leave a message.
- We strive to return all calls within 24 business hours. Please remember that your Sales Counselor's scheduled days off may occur during the week.

## **Frequently Asked Questions**

### **1. Why do I need to choose all structural items at time of contract?**

Many of the structural options affect the location of the home within the homesite such as fireplace, decks and garage options. Having your structural options completed at time of contract will give you the ability to focus more time on choosing the design elements of the home.

## **PHASE 1 | STEP 2 | LOAN APPLICATION**

### **Key Points**

The current regulatory and financial environment has created new challenges for homeowners to acquire mortgages. As an advocate for our customers, we want to help you receive a mortgage so that you can close on your home purchase without added costs and/or delays.

Allen Edwin Homes will work with your lender to ensure you are receiving a valid mortgage approval. We strongly recommend using a Preferred Lender who is familiar with the Allen Edwin process. Preferred Lenders have been proven to do the best job at providing our customers with low interest rates, low closing costs, timely approvals and high customer satisfaction.

Your mortgage lender will ask that you complete a loan application and provide a significant amount of information and documentation. It is vital that you disclose all requested information to your lender, including employment history, income, debt obligations and other liabilities. Please note that your mortgage lender will confirm that your reported income is consistent with your IRS income tax filings.

Please be prepared to pay for your new home appraisal at the time of loan application. New home appraisals cost approximately \$500.

Your goal is to have the loan application process completed within three (3) days of Purchase Agreement.

If using a lender other than a Preferred Lender, you will need to provide and have your lender complete the enclosed Loan Pre-Commitment Form (PCF). Please have the lender fax the completed PCF to the Allen Edwin Closing Team at (269) 743-1260. It is important that you personally monitor the progress of your loan to ensure the lender provides these critical documents and meets the scheduled closing deadline for your home.

### **Cash Purchases**

The majority of our customers choose to finance the purchase of their home by obtaining mortgage financing. However, we understand that each client's experience is unique, and that you may be purchasing your home with cash.

While we don't need a prequalification form, to establish an appropriate budget for the New Home Showroom we will ask for verification of funds. We are flexible with the format of this information (i.e. bank statements, security statements, letter from your bank, 401K or retirement account).

We do not require an appraisal for a cash purchase because the appraisal is only necessary for a lender before funding a mortgage loan. However, you may want to consider obtaining an appraisal for your own protection to ensure that you are not building the home above the market value for your community.

For Cash Purchases, you are not required to have property and casualty insurance before closing but it is highly recommended for all homebuyers.

As a general rule at closing, you can use personal checks for amounts under \$500, but must use certified funds for amounts over \$500. The Title Company can also easily accommodate wire transfers.

## **Key Contacts**

### **Mortgage Loan Officer**

*What can they do for you? How can you contact them?*

- Determine maximum loan qualification.
- Answer your questions and concerns regarding financing.
- Produce a loan approval letter for you.
- Assist with final details concerning closing on your home.
- For regular communication contact the lender of your choice directly or you can call your Sales Counselor for assistance.

## **Frequently Asked Questioned**

### **1. What do I do after I've made my loan application?**

First, provide any needed information immediately to your mortgage company. It will then be necessary to wait for your loan approval letter (PCF) from your mortgage company. The loan approval letter (PCF) should provide you with a reasonable budget for your home. Upon receipt of the loan approval, the New Home Showroom Coordinator will call you to schedule your Consultation and Final Selection Appointments at the New Home Showroom.

## 2. What documents do I need to bring for my loan application?

- **Income Documentation**
  - One month of paystubs and past two (2) years' W-2 forms
  - If self-employed or commissioned, past two (2) years' signed tax forms with schedules and YTD profit & loss statement
  - Names, addresses and phone numbers of all employers for past two (2) years
- **Asset Documentation**
  - Previous two (2) months' statements for all bank accounts (document any large deposits, 401k, IRA)
  - Money market statements
- **Creditor Information (open accounts and loans)**
  - Account numbers, current balances & monthly payments (Credit cards, student loans, car payments, etc.)
- **Landlord Information**
  - Names, addresses and phone numbers of all landlords for past two (2) years
  - Addresses for other real estate owned
- **Bankruptcy Documentation**
  - Bankruptcy discharge with all schedules
  - Letter explaining circumstances that lead to the bankruptcy
- **VA Only**
  - DD214, Military discharge papers
  - Certificate of Eligibility
- **Divorce Decree (if applicable)**
  - Property settlement agreement, quit claim deed and final decree
  - If receiving child support, three (3) month payment history from child support service.

## 3. Can I change lenders after receiving my loan approval?

This is strongly discouraged. If you must change lenders during the construction process, notify the Allen Edwin Homes' Closing Team immediately. Your new lender must furnish a loan approval using Allen Edwin Homes' forms before a change can be made.

\*Note: Lender changes that are made during the last forty-five (45) days of construction will generally cause a delay in your closing. **Delays in closing caused by you or your lender will subject you to a \$75 a day interest carrying charge.**



**4. If I do not use an approved “preferred” lender what additional responsibilities do I have?**

It will be your responsibility to take a more hands-on approach to ensure that Allen Edwin Homes receives your loan approval letter. Most mortgage companies are not accustomed to working within such short turn-around times. The lack of timely response by your lender may delay the start of construction on your home and ultimately the closings of your new home. Allen Edwin Homes cannot begin the process of building your new home until we receive your loan approval letter on the Allen Edwin Homes provided form called the ***Pre-Commitment Form (PCF)***. Non preferred lenders may also treat your end loan closing as a refinance if a lot transfer has occurred. This means that a three (3) day rescission period is in effect. **This means that your loan has not been funded and you will not receive the keys to your new Allen Edwin Home until it does.**



## Loan Pre-Commitment Form (PCF)

Buyer name(s): \_\_\_\_\_

Community & Lot# \_\_\_\_\_

**Documentation Program Circle One:**

Full Doc      Stated Doc      Other \_\_\_\_\_  
Loan Application Date: \_\_\_\_\_

Lender \_\_\_\_\_  
Loan Officer \_\_\_\_\_  
L. O. Phone Number \_\_\_\_\_  
E-mail address \_\_\_\_\_

**Loan Type Circle One:**

FHA    VA    MSHDA    Rural Dev    CLTV \_\_\_\_\_ %

Conforming (Fannie/Freddie)    Non-Conforming (Alt A)    Sub-Prime

Buyers Credit Score: \_\_\_\_\_

Co-Buyers Credit Score: \_\_\_\_\_

Debt Ratios: Front \_\_\_\_\_ Back \_\_\_\_\_ Re-Run Credit \_\_\_\_\_

After the loan approval is accepted, the buyer will be invited to the Selection Center for final selections. This will likely raise the sales price. Please provide a maximum sales price using an interest rate of ½% higher than the current market rate to allow for rate fluctuation during the build process.

Maximum Sales Price : \_\_\_\_\_ ( not including closing costs)

Current Market Rate: \_\_\_\_\_  
AE to Pay: \_\_\_\_\_

Max Interest Rate at Max Sales Price: \_\_\_\_\_

Primary Residence: YES or NO  
Self Employed: YES or NO

Is your approval contingent on sale of current home?  
YES / NO    Lease? YES / NO

**Verified Funds** \_\_\_\_\_

**Cash to close** \_\_\_\_\_

**Required Reserves** \_\_\_\_\_

**Net (excess)** \_\_\_\_\_

Conditional close date: \_\_\_\_\_

Reason for conditional close date: \_\_\_\_\_

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Signature: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

(Must be signed by an underwriter)

**CLOSING PACKAGE MUST ARRIVE AT DEVON TITLE 24 HOURS PRIOR TO THE SCHEDULED CLOSE DATE & TIME. \*\*\*\*\*POSTPONED CLOSING DATES WILL BE SUBJECT TO \$50 PER DAY CARRYING CHARGE.**

## PHASE 1 | STEP 3 | MORTGAGE APPROVAL

### **Key Points**

Your Loan Officer will work with you to obtain a loan approval for your new home. In addition, they will provide you with information regarding how much money you can spend on options at the New Home Showroom. Finally, they will produce an initial loan approval letter (PCF) which will confirm your ability to receive a loan and establish your maximum loan amount.

Your goal is to complete this step within fifteen (15) days from signing your Purchase Agreement. Your Mortgage approval amount will limit the amount of options you can choose at the New Home Showroom. **The New Home Showroom Consultants may not exceed the amount of your approved mortgage.** If you wish to increase your loan amount, you will need to contact your Loan Officer prior to your first New Home Showroom appointment.

### **Key Contacts**

#### **Mortgage Loan Officer**

*What can they do for you? How can you contact them?*

- Determine maximum loan qualification.
- Answer your questions and concerns regarding financing.
- Produce a loan approval letter for you.
- Assist with final details concerning closing on your home.
- For regular communication contact the lender of your choice directly or you can call your Sales Counselor for assistance.

### **Frequently Asked Questioned**

#### **1. How long does it take to get loan approval?**

Some people get pre-approved before they shop for a new home. Loan approval can take a matter of hours or as long as several months. Typically, it takes about two weeks to complete the entire loan approval process.

**2. What happens if I don't make application within three (3) days of purchase agreement or don't get mortgage approval within fifteen (15) days of purchase agreement?**

If you have not made mortgage application within three (3) days of purchase agreement, you will be in default of the purchase agreement. Please remember that we have taken the home site off the market during this time. If within fifteen (15) days we do not have an unconditional mortgage approval, you will be in default of the purchase agreement, however, for homebuyers who are unable to secure unconditional mortgage approval, Allen Edwin Homes has created a path to homeownership called "Game Plan". With "Game Plan", Allen Edwin Homes works with you and your lender to tailor a path that helps facilitate the purchase of a new home. See your Allen Edwin Sales Counselor for more information.

**3. Why not make selections before receiving our financial loan approval?**

When you receive your loan approval you will be notified of the money available for your selections at the New Home Showroom. This allows you to stay within your budget and make appropriate decisions.

**4. When can I lock in the rate on my loan?**

The decision to lock in a loan rate is strictly a matter between you and your mortgage company. Although a closing date cannot be guaranteed, your home will close approximately 2-3 months from the start of mechanicals. Please contact your Sales Counselor prior to locking in a loan to discuss if the timing is right for you to do so. *Allen Edwin Homes is not responsible for rate locks that expire.*

**5. Are the deposits I give Allen Edwin Homes up-front part of my down payment?**

All deposits that you give to Allen Edwin Homes are credited back to you at closing. The down payment deposit amount required prior to construction will be determined by the loan program you choose. A settlement statement reflecting your contract price, all upgrades selected at the New Home Showroom and all deposits received by Allen Edwin Homes will be sent to you shortly after your Final Selections Appointment and again approximately thirty (30) days prior to closing. It is important that you contact your lender to discuss the monies owed at the time of final closing.

## Helpful Do's and Don'ts for the Mortgage Process

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- ✓ **DO** keep originals of all pay-stubs, bank statements and other important financial documentation. Your mortgage company is required to update any documents that are over thirty (30) days old prior to the closing of your mortgage loan (this is required even if your loan is approved).
- ✓ **DO** provide all documentation for the sale of your current home (sales contract, closing statement, employer relocation/buyout program, etc.).
- ✓ **DO** notify your Loan Officer if you plan to receive gift funds for closing costs.
- ✓ **DO** notify your Loan Officer of any employment changes (change of employer, recent raise/promotion, transfer, change of pay status, such as salary to commission scale, etc.).
- X **DO NOT** change jobs/employer without inquiring about the impact this change would have on the approval/approvability of your mortgage loan.
- X **DO NOT** make major purchases during or prior to closing (new car, furniture, appliances, electronics, etc.) as this may impact your qualification ratios. Please confer with your Loan Officer to have him/her calculate what your ratios would be with any additional debts.
- X **DO NOT** obtain and/or deposit unusually large sums of money without notifying your Loan Officer. FMA/HUD guidelines require documentation as to the source of these funds (copy of bonus check, copy of tax refund, copy of insurance settlement, gift letter with copy of check and deposit slips, etc.).
- X **DO NOT** close/open or transfer any asset accounts without inquiring for the proper documentation required for your loan file (if you transfer all the funds in your stock account to your savings account, documentation is required).
- X **DO NOT** open or increase any liabilities, including credit cards, signature loans, etc., during the loan process. Please check with your Loan Officer for any documentation that will be required and what impact this would have on your qualification ratios.

## PHASE 1 | STEP 4 | LOT TRANSFER

### Key Points

Upon receipt of your loan approval letter, a New Home Showroom Consultant will contact you to schedule an appointment to complete your Down Payment Deposit and/or Lot Transfer prior to your Consultation appointment at the New Home Showroom. Prior to the meeting, the Allen Edwin Closing Team will notify you of your Down Payment amount due and/or Lot Transfer costs which are due at the Lot Transfer (includes taxes, closing fees and any other community specific costs associated with transferring the home site to you). This appointment will require approximately thirty (30) minutes to complete and will take place at the New Home Showroom.

Typically, the Lot Transfer appointment is scheduled prior to the Consultation appointment, however, in some communities the Lot Transfer is scheduled later, such as after Final Selections. If a Lot Transfer is not required prior to your Consultation Appointment, you will still be required to bring your Down Payment to the Consultation Appointment. In this scenario, the Allen Edwin Closing Team will contact you to schedule the Lot Transfer prior to the start of construction.

Costs for Lot Transfer vary based on community and remember that your Down Payment and/or Lot Transfer fees will need to be in the form of a cashiers check if the amount is over \$500.

### Key Contacts

#### **Allen Edwin Closing Department**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns regarding down payment deposit and/or lot transfer and your end loan closing.
- Assist you in communicating with your mortgage company.
- **Your home closing will only be communicated and scheduled by the Allen Edwin Home Closing Department.**

### Frequently Asked Questioned

#### **1. Can I change my lot choice after my Lot Transfer?**

No, all documents are prepared based on the home and lot you have chosen. At the lot transfer appointment, a deed is signed transferring the

title to the lot into your name. This deed is recorded and notification is sent to the City/Township to show new ownership, so you cannot change lots after the lot transfer appointment is complete.

**2. Who is responsible for the HOA dues and property taxes after the lot transfer appointment?**

Once the lot transfer appointment is completed, the City/Township and Homeowner's Association is notified of the change in ownership for your lot. All future property taxes that are assessed will be your responsibility. In some communities, HOA dues begin at lot transfer. Please see Sales Counselor for details.

**3. Why do I have a note and mortgage at my lot transfer appointment?**

By signing the note and mortgage, you are simply agreeing to pay Allen Edwin Homes upon the completion of your new home. The note and mortgage will be at zero percent interest (0%) so there will be no interest cost charged to you. The note and mortgage will be discharged at your final closing. **There are no mortgage payments due to Allen Edwin Homes on the note and mortgage.**

**4. What is a "Grant of Easement" and why do I have to sign this document?**

After the Lot Transfer appointment, you are the owner of the lot. The Grant of Easement allows Allen Edwin Homes and their trade partners and suppliers to come on to your home site to build your home without trespassing. Once your home is complete, the Grant of Easement will be discharged.

**5. How much will the closing costs be for my lot transfer appointment?**

There will be closing costs charged to you at the lot transfer appointment by the title company. These costs range from \$400 to over \$500 which includes a closing fee and recording fees and then are adjusted by the amount of property tax adjustment. The property tax adjustment is dependent on the season in which you close and the community in which you purchased your home. The title company will give you a total amount due and explain the calculation used at your lot transfer appointment that includes the closings costs, prorated property taxes, HOA fees (if applicable), etc.

## PHASE 1 | STEP 5 | NEW HOME SHOWROOM

### **Key Points**

Upon receipt of your loan approval letter, a New Home Showroom Consultant will contact you to schedule both of your selection appointments at the New Home Showroom. Please review your Option Price Book prior to your Consultation Appointment. Option pricing is valid for ninety (90) days from the date of your Purchase Agreement.

Showroom appointments are completed Tuesday through Friday at either 9am or 1pm and are approximately two (2) to three (3) hours in length. Please plan on taking time off work if necessary. Your goal is to complete the Final Selections appointment within fourteen (14) days of your Consultation Appointment.

All structural options and Requests for Pricing (RFP's) must be completed with your Sales Counselor prior to scheduling your Consultation Appointment at the New Home Showroom. While we will review these items briefly, we can better focus our time on the color selections and the design and style of your home when these decisions are finalized in advance.

We will walk you through each step of the New Home Showroom Selection process, recording each option that you have selected. An Option Addendum will be printed for your review and signature. Once you have signed your Option Addendum, it becomes part of your Purchase Agreement. Your selections also serve as the order form for the products that will be used in the construction of your home.

We do not schedule your home for foundation and framing until after you complete your Final Selections, Lot Transfer and/or Down Payment Deposit and if necessary, an acceptable Pre-Construction Appraisal from your lender. A delay in your Final Selections Appointment will delay the start of construction and ultimately the closing of your home. Therefore, please make every effort to finalize your Final Selections during the second scheduled appointment at the New Home Showroom.

Upon completion of your Final Selections, you will be provided with an updated estimated timeline for your build process. Build timelines will vary based on home design, regional backlog and municipal regulation. As you proceed through the home building process, your Production Manager will send all future updates on your estimated timeline right up through the completion of



your home. Please remember that the closing date will be determined upon the completion of your home and your mortgage approval.

Your options and selections at the New Home Showroom are limited to the maximum mortgage approval amount from your lender at time of the Consultations Appointment. Please contact your lender with questions or to inquire about an increase in your loan approval prior to this appointment.

Options and pricing are subject to change without notification. For Allen Edwin Homes to ensure the most current and up-to-date products at the most affordable pricing available, it is necessary for the New Home Showroom options to change regularly. If an item is changed or discontinued, you will be notified to re-select those items.

Once Final Selections are complete, we immediately begin the process of preparing your home for construction. For this reason, **no changes can be made after Final Selections.**

### **Location**

The Allen Edwin New Home Showroom is located at:

**Allen Edwin Homes New Home Showroom  
795 Clyde Court  
Byron Center, MI 49315**

### **Key Contacts**

#### **New Home Showroom (NHS) Consultants**

*What can they do for you? How can you contact them?*

- During your first Consultation, your NHS Consultant will educate you on all available selection options.
- NHS consultants are your expert guides, helping to create the home of your dreams while working within your desired budget and mortgage approval.
- NHS consultants will contact you to schedule your Consultation and Final Selection appointments after receipt of your mortgage loan approval.
- If you wish to contact a NHS Consultant, you can reach them at (616) 878-1748 and leave a detailed voice mail message including your name, community, lot number and the best number to reach you. NHS Consultants are conducting appointments throughout the day and will return voicemails and e-mails when available around appointments.

## **Frequently Asked Questions**

### **1. Can I schedule my appointment at the time of contract?**

Unfortunately, this is not possible. There are a couple of steps that must be completed before scheduling your appointment. Once we receive notification of your loan approval from your lender, the New Home Showroom Coordinator will contact you to schedule your appointment.

### **2. Are weekend appointments available?**

To give you the best service and conduct a productive appointment we do not schedule appointments on the weekend. We have found during appointments we sometimes need to get clarification on pricing, plans, contracts and pre-qualifications before being able to move forward. The team members responsible for assisting us with these inquiries are typically not available on the weekend so it is best to schedule your appointment during the times we have the most support available.

### **3. How can I find out what I can afford to spend at the New Home Showroom?**

Your mortgage company should send to you, a loan approval letter indicating the amount of money available for you to spend on upgrade selections and changes. The New Home Showroom Consultants do not have the authority to allow you to spend more than your mortgage approval allows.

### **4. Do options and prices change ever at the New Home Showroom?**

The New Home Showroom options and pricing are subject to change without notification. For you to receive the options and pricing offered at the time of your Purchase Agreement, completing the appointments within 60 days from the pre- approval will help ensure options will be available for your home.

### **5. What happens after my selections have been made?**

Once you have completed your Final Selections, we begin producing architectural prints, the site plan, submitting for building permits and ordering the products you have selected in the New Home Showroom. Once we have completed finished the pre-construction steps, your home will be authorized to start construction.

**6. What if I want to make changes after I have signed off on my Selections?**

Once you have finalized your Final Selections, we produce architectural prints, the site plan, submit for building permits and order the products you have selected. For this reason, changes to your home become difficult or not possible after your final sign off. Therefore, we ask you to make all modifications to your plans prior to finalizing your Selections.

## PHASE 1 | STEP 6 | PRE-APPRAISAL

### **Key Points**

After you have completed the selection process, we will determine if your home requires a pre-appraisal of the home from your lender. The appraisal would be conducted by an independent third-party retained by your lender to provide an opinion of market value for your home. Regardless of your borrowing ability in general, this appraisal will limit the amount that your lender can loan you for the purchase of the home.

Allen Edwin Homes will provide your lender with the final purchase price, home plans and specifications so your lender can order the appraisal. Your goal is to have your lender complete the appraisal within thirty (30) days of request.

In the event the appraiser's opinion of value is lower than the contract price, Allen Edwin Homes will work with you to reach an alternative solution. Such alternatives may include:

- Reducing the purchase price by revising or removing specific selections the appraiser does not give value to
- An upfront payment to cover the gap between the appraised value and the purchase price
- An increase in your loan to value ratio
- Initiation of a new appraisal with a different lender
- Moving to a new home site and/or floor plan

### **Key Contacts**

#### **Mortgage Loan Officer**

*What can they do for you? How can you contact them?*

- Determine maximum loan qualification.
- Answer your questions and concerns regarding financing.
- Produce a loan approval letter for you.
- Assist with final details concerning closing on your home.
- For regular communication contact the lender of your choice directly or you can call your Sales Counselor for assistance.

## **Allen Edwin Closing Department**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns regarding down payment deposit and/or lot transfer and your end loan closing.
- Assist you in communicating with your mortgage company.
- **Your home closing will only be communicated and scheduled by the Allen Edwin Home Closing Department.**

## **Frequently Asked Questions**

### **1. Why would Allen Edwin Homes ask that a pre-appraisal be done before my home begins construction?**

Ultimately, it is your responsibility to pay the entire Purchase Price at closing, either by obtaining a mortgage or by paying in cash. Since the amount that you can borrow will be limited by the appraisal amount, this could also increase the amount of cash you would need to bring to closing. We understand that most people have limited cash for closing, and thus we require the appraisal before construction to give you the option to reduce selections, and to make sure that you have the necessary resources to close on the home.

## PHASE 1 | STEP 7 | PRE-CONSTRUCTION

### **Key Points**

There may appear to be a “lull in the action” after completing your selections until the start of framing. Rest assured that work is going on behind the scenes to get your home started. The local government body regulating the construction of your home will require that certain steps have been taken prior to construction. These steps include:

- A “blueprint” plan of your home including all your structural selections;
- A site plan created by a surveying engineer verifying that your home will fit on your lot;
- A building permit(s).

Keep in mind we work with several different municipalities and each one has different lead times for obtaining permits. Delays from the municipalities can move your start back until we are able to obtain the permit.

Once we complete all the necessary steps to begin construction, we will authorize the start of your foundation. Please note that the pre-construction process can take up to three (3) to four (4) months.

During the pre-construction phase, your Allen Edwin Sales Counselor will update you on the progress of your home.

### **Key Contacts**

#### **Allen Edwin Sales Counselor**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns.
- Communicating with you throughout the home construction process.
- If you try and call and it goes to voicemail, please leave a message.
- We strive to return all calls within 24 business hours. Please remember that your Sales Counselor’s scheduled days off may occur during the week.

## PHASE 2 | STEP 1 | AUTHORIZED TO START

### **Key Points**

All customers are prioritized internally during the pre-construction stage based on the completion of your Final Selections. Once Allen Edwin has secured all necessary permits, completed your pre-appraisal (if necessary) and completed lot transfer, your home is “Authorized to Start”.

You have officially begun Phase 2 “Build” of your home building experience and will be contacted by your assigned Production Manager prior to the start of foundation for your new home. At this time, you will schedule your New Home Review and receive your first construction update.

### **Key Contact**

#### **Allen Edwin Production Manager**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns during construction of your home.
- Weekly communication from your Production Manager on the progress of your home beginning with the framing of your home.
- Throughout the homebuilding process, feel free to contact your Production Manager with questions. We strive to return all calls within 24 business hours. Please remember that your Production Manager’s days off occur on the weekends.

### **Frequently Asked Questions**

#### **1. When will the Production Manager contact me?**

Once your Production Manager receives the job book with your job specific file, and the Authorized to Start notification, they will be reaching out to you to schedule your New Home Review meeting.

## **PHASE 2 | STEP 2 | NEW HOME REVIEW**

### **Key Points**

The New Home Review meeting is very important and informative. This meeting will take place at one of our model homes or an alternate location convenient to both of you.

New Home Review meetings are scheduled Monday through Friday at either 9am or 1pm. Allow at least two (2) to three (3) hours for this meeting.

During this meeting, we will highlight critical areas associated with building your home accurately, clarify the Home Construction step and establish best ways to communicate with each other moving forward.

Your Production Manager will also provide you with an updated estimated timeline for your build process. Build timelines will vary based on home design, regional backlog and municipal regulation. As you proceed through the home building process, your Production Manager will send all future updates on your estimated timeline right up through the completion of your home. Please remember that the closing date will be determined by the Closing Team upon the completion of your home and your mortgage approval.

### **Visiting the Construction Site**

The work site can be a dangerous environment and we have created the following policy with your safety in mind:

- Construction activity on your home can be inherently dangerous. There may be times during construction that you may not be able to visit your home site due to dangerous work that is in process.
- During the week you must contact your Production Manager and during the weekend your Sales Counselor, to schedule a site visit to your home. Hard hats must be worn by all individuals from curb through the home until the trim in your home is complete.

Please keep in mind that the home you are purchasing does not become yours until after closing. You are not permitted to make any changes, alterations or additions to the home until after you have closed on the home. This includes instructing any of the trade partners to do/not do work and making any notes on/in the home. Any changes, alterations or additions by an unauthorized source will be removed and the cost to do so will be charged back to you.



If you see something that you feel needs to be brought to the attention of the Production Manager, please do so. Please understand that many times, things that appear to need attention (broken window, debris, etc.) likely have already been or are being addressed behind the scenes and are just waiting for the appropriate time to be corrected and completed.

## **Key Contact**

### **Allen Edwin Production Manager**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns during construction of your home.
- Weekly communication from your Production Manager on the progress of your home beginning with the framing of your home.
- Throughout the homebuilding process, feel free to contact your Production Manager with questions. We strive to return all calls within 24 business hours. Please remember that your Production Manager's days off occur on the weekends.

## **Frequently Asked Questions**

### **1. Do I need to bring anything with me?**

During the New Home Review meeting you will be reviewing your plans and all options selected for your home. It would be a good idea to bring your New Home Manual Binder with a copy of the finalized showroom selections to have for reference.

## PHASE 2 | STEP 3 | HOME CONSTRUCTION

### Key Points

Building your home takes the partnering and coordinating of many construction trades. At Allen Edwin Homes, we have decades of experience organizing the home building process into an efficient schedule that has distinguishable quality gates. The three stages of the home construction are explained below.

- **Foundation:** Because of the efficiencies that are gained by pouring multiple foundations and grouping foundations together, also called “batching”, your foundation may be poured and completed weeks prior to when the framing begins. Before the winter months (when it is more difficult to dig the foundation) we will put in more foundations to eliminate the variability of winter conditions, called winter banking. During this time, it is not uncommon for the foundation to be in a few months before your framing begins. The weather can play a significant factor in the completion of your foundation. Extreme cold or excessive moisture may create delays.
- **Framing:** Your home will be scheduled to start framing after the foundation is complete and is prioritized based on your estimated Mechanical Start Date. Due to home specific details and varying size and speed of framing crews, the framing start and completion will vary from home to home. At completion of Framing, your home will have windows, doors and shingles installed.
- **Mechanical:** The Mechanical Start Date is the beginning of our even flow schedule. Your home will be built in accordance with our schedule from mechanical (heating, plumbing, electrical) start to Certificate of Occupancy. Typically, this schedule takes two (2) to three (3) months, however, timelines vary because of inspections and municipality requirements which can be different from community to community.

During the construction process, your Sales Counselor will communicate weekly to ensure that you’re prepared for Closing at the completion of your home. Your Production Manager will communicate weekly updates on the quality and construction progress of your home. Only your Production Manager can provide updates for the construction timeline during construction. Your Production Manager will send all future updates on your estimated timeline right up through the completion of your home. Please remember that the closing date will be determined by the Closing Team upon the completion of your home and your mortgage approval.

Your Production Manager will inspect and manage the quality of your new home during the construction process. Trade Partners are required to build your home to the same finish standards demonstrated in the model homes. You can expect your home will be finished consistent with these standards. **All work and materials in the home must be completed by an Allen Edwin Homes approved vendor and/or contractor.** No work can be completed outside of this.

## **Key Contact**

### **Allen Edwin Sales Counselor**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns.
- Communicating with you throughout the home construction process.
- If you try and call and it goes to voicemail, please leave a message.
- We strive to return all calls within 24 business hours. Please remember that your Sales Counselor's scheduled days off may occur during the week.

### **Allen Edwin Production Manager**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns during construction of your home.
- Weekly communication from your Production Manager on the progress of your home beginning with the framing of your home.
- Throughout the homebuilding process, feel free to contact your Production Manager with questions. We strive to return all calls within 24 business hours. Please remember that your Production Manager's days off occur on the weekends.

## **Frequently Asked Questions**

### **1. Why is nothing happening to my home after the foundation has been completed?**

In order to consistently and predictably meet our Mechanical Start Dates, foundations are often completed weeks, if not, months prior to the start of framing. The foundation schedule is most impacted by weather and foundations will often be "batched" together for efficiency.

### **2. Can I have my key to my home during construction?**

Due to insurance liability concerns, we are unable to provide construction keys to our clients during the construction process.

### **3. Can I access the home during construction?**

During construction of the home, the worksite is not a safe environment. Our Trade Partners require a job site that allows them to work uninterrupted and without obstructions to build your home in accordance with the time and focus required. Because the job site is inherently a dangerous environment, we ask that you follow the guidelines outlined under “Visiting the Construction Site” on page 24.

### **4. What if I see something broken during construction?**

During the construction of your home we have included several milestones to ensure that your home is built to the Model Home Finish Standards (see page 30) we have set. These “quality” checks are called Quality Control checkpoints and every Allen Edwin Home must go through them. Your Production Manager has been trained to inspect these stages independent of the municipality inspections that also take place. Your Production Manager will note these items and have the appropriate corrective actions taken. For example, if a window has been broken during construction, your Production Manager will note this and order a replacement. During the time the window is on order, we do not stop the process of building of your home. Your home will continue along the critical path of the construction schedule. If you would like to alert the Production Manager of anything that you feel needs attention, please feel free to do so.

### **5. Can I make changes to my home?**

Once you have finalized your New Home Showroom Selections, the technical preparation for building your home begins immediately. This includes preparing architectural drawings, ordering materials, establishing labor costs, and ordering building permits.

Additionally, final loan approvals and the home appraisal are ordered immediately following final selections. All of these activities are specific to your home based on the options you selected. By the time actual construction of your home begins, changes to your home, even seemingly simple ones, create significant risk for error and disappointment for our customers. For this reason, changes cannot be allowed at this time.

## **6. When will the exterior and landscaping items be finished?**

If your home will receive a yard or landscaping as part of your purchase agreement, Allen Edwin Homes will either install grass and/or landscaping prior to closing or within two weeks, weather permitting, after your closing has taken place. We do this to make sure that you are home and can properly care for your new lawn. There may also be times where water restrictions dictate when the appropriate time is to install the landscaping and/or yard at your home.

In the cold periods of late fall through early spring, Allen Edwin Homes will typically escrow yard and landscaping installs until the warmer weather returns. Due to backlog and capacity, we work diligently to complete this work as quickly as possible.

## **7. Can I use a private building inspector?**

Yes. Some clients feel more comfortable using an independent home/building inspector. Making sure your home is built and finished correctly is our desire, and we appreciate any help provided to us. Please be aware that all judgements and comments meant to notify us of a problem will be measured against the building code and our level of Model Home Finish Standards. Any additional cost will be the sole responsibility of the homebuyer and access to the home is limited to regular business hours Monday through Friday.

## **8. Where are my property boundary lines?**

Your property boundary lines are officially recorded with the governing body that oversees the development process. This is either a city or county decision. We use these exact boundaries to place and build your home. A licensed surveyor stakes the corners of your home by means of an approved plot plan. You should receive a mortgage survey at closing. The mortgage survey is ordered by your lender or the title company.



## Model Home Finish Standards

Our commitment to our homeowners is to provide them the same level of quality we show in our Model Homes. Our quality is achieved by building according to our Model Home Finish Standards which are broken down into the following three categories.

**Finish Quality** – This is the level of finish our homeowners can expect in their home on the following items:

**Cleanliness** – all interior surfaces are wiped down, hard surface flooring is mopped, carpet is vacuumed, and all concrete is broom swept clean

**Drywall** – finished product shall be free of visual defects when viewed from a perpendicular distance of six feet under normal lighting conditions

**Interior Trim** – finished product shall have all joints and nail holes filled and be installed plumb and/or level with a tolerance of +/- 1/2" within six feet

**Plumb and Level** – surfaces shall be plumb and/or level with a tolerance of +/- 1/2" within six feet

**Paint** – finished product shall be free of visual defects when viewed from a perpendicular distance of six feet under normal lighting conditions

**Product Quality** – This is the level of quality our homeowners can expect from the products installed in their home. The following items shall be free of scratches (not buffing swirls), dents or chips when viewed from a perpendicular distance of six feet under normal lighting conditions.

**Cabinets** – Doors and drawers shall operate freely

**Countertops** – Seam lippage must not exceed the thickness of a credit card

**Flooring** – all flooring types shall meet the product quality standard listed above

**Repair Quality** – This is the level of quality our homeowners can expect on items which may have been damaged during construction and are required to be repaired. The following items will be repaired according to the manufacturer specifications in lieu of being replaced.

**Cabinet Repair** – minor nicks and scratches are repaired with the manufacturer provided touch up kit

**Countertop Repair** – scratches and chips less than 1/2" will be repaired

**Exterior Door Repair** – dents in metal entry doors will be fiberglass repaired

**Vinyl Flooring Repair** – tears in vinyl will have the damaged area within a square removed and replaced

**Hardwood Flooring Repair** – damaged hardwood planks will be removed and replaced with new planks which are face nailed in place and the holes filled with color matching putty

**Carpet Flooring Repair** – damage will be cut out and replaced with a new piece of carpet

**Tile Repair** – Damaged tiles will be removed and replaced with new tiles

**Shower or Tub Repair** – all defects will be repaired onsite

**Window Repair** – damaged window frames/cracked glass will be repaired onsite at the end of the build process

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Homeowner Signature

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Homeowner Signature

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Date

## PHASE 2 | STEP 4 | FINAL MORTGAGE APPROVAL

### Key Points

The Allen Edwin Homes Closing Team will contact you and your lender approximately thirty (30) days prior to the anticipated completion to begin the process of closing on your new home.

Your lender will prepare your final mortgage documents and typically update your employment status and credit rating. Make sure you respond to any lender questions or comments as this typically is the cause for delays in closing your home on time.

We have experienced a significant number of delayed closings, particularly when clients choose to use a third-party funding agency (such as USDA and VA). Please stay in close contact with your lender and provide documents they may request as soon as possible to reduce this risk.

You will be notified by the Allen Edwin Closing Team fourteen (14) days prior to your scheduled closing date. In the event you are not able to close by the scheduled closing date, delayed closing fees of \$75/day will be charged.

### Key Contacts

#### **Mortgage Loan Officer**

*What can they do for you? How can you contact them?*

- Determine maximum loan qualification.
- Answer your questions and concerns regarding financing.
- Produce a loan approval letter for you.
- Assist with final details concerning closing on your home.
- For regular communication contact the lender of your choice directly or you can call your Sales Counselor for assistance.

#### **Allen Edwin Closing Department**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns regarding down payment deposit and/or lot transfer and your end loan closing.
- Assist you in communicating with your mortgage company.
- **Your home closing will only be communicated and scheduled by the Allen Edwin Home Closing Department.**

## **Frequently Asked Questions**

### **1. When will I close?**

Your closing should occur 14 days once you are notified by our closing team of your home completion. Before that notice, there are still potential delays that can occur throughout the home building process. We ask that you wait to schedule your move until you receive a home completion notice, which will contain the date and time of your closing.

### **2. Why haven't I received a closing notice to schedule my closing?**

Before we can schedule your final closing date, we need to verify that your mortgage loan is cleared to close. If your home is on schedule for completion, please reach out to your lender to make sure that he or she has everything needed to verify your approval. Often, lenders need additional documents from you before issuing a final loan approval even if they have previously issued a full loan approval. Federal guidelines require that certain documents be refreshed shortly before closing.



## PHASE 2 | STEP 5 | NEW HOME ORIENTATION

### **Key Points**

Once Allen Edwin has completed your new home, your Production Manager will contact you to schedule your New Home Orientation meeting. You are not able to close on your home without having a New Home Orientation.

New Home Orientation meetings are scheduled Monday through Friday at either 9am or 1pm. Allow at least two (2) to three (3) hours for this meeting.

At this meeting, your Production Manager will demonstrate the features of your new home and demonstrate that everything was completed to Allen Edwin Homes' model finish standards. They will also educate you on how to operate the features and benefits of your new home.

### **Key Contact**

#### **Allen Edwin Production Manager**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns during construction of your home.
- Weekly communication from your Production Manager on the progress of your home beginning with the framing of your home.
- Throughout the homebuilding process, feel free to contact your Production Manager with questions. We strive to return all calls within 24 business hours. Please remember that your Production Manager's days off occur on the weekends.

### **Frequently Asked Questions**

#### **1. What is the definition of a cosmetic items?**

Cosmetic items are the finishes or surface of items in your home. Examples are flooring, countertops, cabinets, wall and appliances. Cosmetic imperfections (paint and drywall specifically) are defined as unacceptable if they are noticeable from approximately six feet away under normal lighting conditions.

#### **2. Can I move items in before closing?**

No. For reasons concerning insurance requirements, scheduling, liability and the ability to complete work, we are not able to turn your home over to you until after closing takes place.

### **3. When will my New Home Orientation items be completed?**

It is our goal to deliver a 100% complete home to your closing date. Generally, if any items are remaining after closing it is due to backordered material or weather pending tasks. If for some reason an item remains, we will give you a letter noting this and its expected completion at closing.

### **4. What items in my home can be impacted by weather?**

A weather-related item is work that cannot be completed due to inclement weather. Some of these items include exterior paint, concrete, grading and landscaping. Although weather related items can occur at any time during the year, they are more likely to happen during the winter and spring months.

### **5. When will the exterior and landscaping items be finished?**

If your home will receive a yard or landscaping as part of your purchase agreement, Allen Edwin Homes will either install grass and/or landscaping prior to closing or within two weeks, weather permitting, after your closing has taken place. We do this to make sure that you are home and can properly care for your new lawn. There may also be times where water restrictions dictate when the appropriate time is to install the landscaping and/or yard at your home.

In the cold periods of late fall through early spring, Allen Edwin Homes will typically escrow yard and landscaping installs until the warmer weather returns. Due to backlog and capacity, we work diligently to complete this work as quickly as possible.

## PHASE 2 | STEP 6 | HOME COMPLETION AND CLOSING

### Key Points

Once your Production Manager has scheduled your New Home Orientation and confirmed your home is on track to close, the Allen Edwin Closing Team will contact you to schedule your closing in fourteen (14) days. Allow at least one (1) hour for your closing and remember, you may need to take time off work to attend your closing. In the event you are not able to close by the scheduled closing date, delayed closing fees of \$75/day will be charged.

The Closing Team will also order the final inspection through your Lender two (2) weeks prior to your closing date. The closing package must be delivered by your lender to Devon Title Company 24 hours prior to the scheduled closing date & time. It is your responsibility to ensure your lender has all the proper documentation and is ready to close on the scheduled day and time. Failing to do this is the primary cause of delayed closings.

Please contact your insurance agent to ensure your homeowner policy is in place at least 48 hours prior to the closing. For Cash Purchases, you are not required to have insurance, however, it is highly recommended for all homebuyers.

At the Closing, the balance of your purchase is due. **The keys to your new home will be given after all Closing documents are signed and receipt of all monies is received by Allen Edwin Homes.**

In today's lending environment, it is not unusual to experience minor closing delays related to mortgage loan funding. In order to avoid issues caused by closing delays, we recommend that you wait to schedule movers, utilities and deliveries until after you receive your firm closing date and time (approximately fourteen (14) days before closing).

At closing you will receive a utility list for your home. You will have 72 hours after closing to have these services transferred to your name.

## **Key Contacts**

### **Mortgage Loan Officer**

*What can they do for you? How can you contact them?*

- Determine maximum loan qualification.
- Answer your questions and concerns regarding financing.
- Produce a loan approval letter for you.
- Assist with final details concerning closing on your home.
- For regular communication contact the lender of your choice directly or you can call your Sales Counselor for assistance.

### **Allen Edwin Closing Department**

*What can they do for you? How can you contact them?*

- Answer your questions and concerns regarding down payment deposit and/or lot transfer and your end loan closing.
- Assist you in communicating with your mortgage company.
- **Your home closing will only be communicated and scheduled by the Allen Edwin Home Closing Department.**

## **Frequently Asked Questions**

### **1. When will I close?**

Once your Production Manager has scheduled your New Home Orientation the Allen Edwin Closing Team will contact you to schedule your closing.

### **2. If my loan is delayed, can I move in early?**

No. For reasons concerning insurance requirements, scheduling, liability and the ability to complete work, we are not able to turn your home over to you until after closing takes place.

### **3. How much money will I need to bring to Closing?**

Your final HUD1 Settlement Statement will provide the final “cash to close” numbers for closing, but that may not be available until shortly before the actual closing date. Your lender will be able to provide you with a copy of the Good Faith Estimate (GFE) that must be provided to you much earlier in the process. The GFE will show you an accurate estimate of Settlement Costs. In addition to these costs, you would need to pay any remaining balance of your Purchase Price that exceeds your loan amount. Many loan programs require a minimum amount of down payment in order to qualify. Your payment towards your purchase price would count towards this

required down payment, but the settlement costs associated with the closing would not.

Your lender will be able to provide you a reasonably accurate estimate of your cash needs for closing at any time after they have provided you with a fully underwritten approval, and you have locked your interest rate.

#### **4. Can I pay by personal check?**

As a general rule, you can use personal checks for amounts under \$500, but must use certified funds for amounts over \$500. The Title Company can also easily accommodate wire transfers. You should communicate directly with the Title Company in advance to obtain the appropriate wire transfer instructions for your bank or finance institution.

#### **5. Who do I make my check payable to?**

Please make your check payable to the Title Company. The Title Company will collect all proceeds into a trust account, and then disburse following closing.

#### **6. If my financing is delayed, will I be charged a delay fee?**

We understand that the mortgage loan process can become complicated and occasionally funding delays happen. There are real costs associated with these delays though. Typically, any delays associated with financing are related to either the client's delay providing information back to the lender, or the lenders' delay moving information through their underwriting system. Allen Edwin Homes is not responsible for either delay and must collect the actual cost of the delay or it would carry that delay cost by default.

#### **7. How much will Allen Edwin Homes pay in Property Tax at Closing?**

You will assume all liability for property tax incurred following the lot transfer (if applicable). Allen Edwin Homes is responsible to pay any property tax incurred prior to the lot transfer (if applicable). This amount is calculated and resolved at the closing by a payment/credit by Allen Edwin Homes to you for the appropriate amount of the tax liability.

The Title Company will attempt to calculate the specific amount of actual tax liability Allen Edwin incurred for your home or lot during the current tax year and provide you with the appropriate credit.

**8. Why is the amount of tax paid by Allen Edwin Homes less than the amount of tax my lender wants to escrow for next year?**

Property taxes are calculated based on taxable value. For new construction, the home would have to be valued as vacant land for most of the prior tax year. After the home is complete, the county can “re-assess” the property at any time and adjust your tax liability to show an “improved value”. Generally, at least for new construction, Allen Edwin Homes’ liability is the tax liability incurred by the unimproved land. Lenders will generally escrow for an ESTIMATED amount after the property is re-assessed to show the home completion.

## PHASE 2 | STEP 7 | CUSTOMER CARE & WARRANTY SERVICE

### Key Points

Your home has been built and warranted according to Allen Edwin Homes Model Home Finish Standards. In addition, every Allen Edwin Home is built to meet or exceed the standards established by the local Home Builder's Association, local municipal standards and industry guidelines.

Each Allen Edwin Home comes with an industry leading ten (10) year third party structural warranty protection program through Residential Warranty Company.

During the first year after close, your home has full coverage warranty for defects in workmanship and materials. The Allen Edwin Homes Customer Care Team will contact you to offer two (2) quality inspections. At two (2) months after close and eleven (11) months after close, Allen Edwin Homes offers a quality inspection to ensure that your home meets Allen Edwin Homes Model Home Finish Standards.

Urgent warranty requests can be submitted at any time online at [www.allenedwin.com/homeowners-corner/customer-care](http://www.allenedwin.com/homeowners-corner/customer-care). You may also contact the Customer Care Department during business hours at:

- East and Mid-Michigan Customer Care Department
  - (248) 876-4238
  - Submit Service Requests to: [emservice@allenedwin.com](mailto:emservice@allenedwin.com)
- West Michigan Customer Care Department
  - (269) 350-2117
  - Submit Service Requests to: [wmservice@allenedwin.com](mailto:wmservice@allenedwin.com)
- Indiana Customer Care Department
  - (574) 892-6490
  - Submit Service Requests to: [inservice@allenedwin.com](mailto:inservice@allenedwin.com)

To report an emergency after hours, please contact the Allen Edwin Homes emergency number at **(866) 644-4919**.

Please refer to the Allen Edwin Homes New Home Care Guidelines and the Allen Edwin Homes New Home Performance Guidelines manuals for additional information.